

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

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COUNSEL FOR THE DEBTORS

In Re:

Stanley Trojaniak  
Maria Trojaniak,

Debtors.

Chapter 13

Case NO. 16-26168

Hon. Vincent F. Papalia

**ORDER AUTHORIZING THE DEBTORS TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two, is hereby **ORDERED**.

Caption of Order: **Order Authorizing Debtors to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the motion of the Debtors, Stanley and Maria Trojaniak (the “Debtors”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtors to enter into the Loan Modification Agreement with the Secured Creditor, Seterus, concerning the mortgage loan encumbering the Debtors primary residence at 51 Hadley Avenue, Clifton, New Jersey 07011 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED** that Seterus and the Debtors are hereby authorized to enter into a loan modification; and it is further;

**ORDERED** that Seterus, solely in its capacity as servicer, shall deliver to the Debtors a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further;

**ORDERED** that should Seterus, solely in its capacity as servicer, fail to provide the Debtors with a fully executed copy of the Loan Modification Agreement within thirty (30) days of the entry of this Order, this Order shall take effect as the Loan Modification Agreement between the parties, and shall continue to the maturity of the note and mortgage as extended pursuant to the terms set forth in the Exhibit attached to the Certification.

**ORDERED**, that the Debtors shall file an amended Plan and Schedule J within 14 days of the entry of this order.